



STATE OF DELAWARE  
OFFICE OF THE STATE TREASURER  
THOMAS COLLINS BUILDING  
540 S. DUPONT HIGHWAY, SUITE 4  
DOVER, DELAWARE 19901

JACK A. MARKELL  
STATE TREASURER

PHONE: (302) 744-1000  
FAX: (302) 739-5635

Dear Fellow Delawareans,

As your State Treasurer, I am concerned about the financial health of our state and of our citizens.

I know that it can be difficult these days to figure out complex financial products and to cope with financial challenges.

That is why the Delaware Treasurer's office has created this *Consumer Tool Chest* filled with *Financial Security Tools*.

- We want to make it easier for you to find out about some of the complicated financial choices facing older Delawareans, like whether to use a reverse mortgage, or how to keep track of your pensions and wisely make withdrawals from your IRA and other investment accounts.
- We have also compiled a powerful list of *Financial Health Resources* to save you time in tracking down state and federal agencies and organizations that can help you.
- Hospital billing mistakes can chip away at your financial health, so we've identified the *Most Common Billing Mistakes* and created a list for your use along with an illustrated sample hospital bill.
- Did you know that everyday nearly 1,000 people break their hip, and at least one in three of these falls could have been prevented? To help keep you safe and healthy, we have created a *Fall Proof Safety Check* and a *Home Injury Safety Check* that you can use to survey your home and make it fall-proof.

Your financial health isn't all about money -- It is also about taking care of yourself. We hope that you find our tool chest helpful in keeping you financially and physically healthy and safe.

Here's to your financial health!

Sincerely,

A handwritten signature in dark ink that reads 'Jack Markell'.

Jack Markell  
Delaware State Treasurer